IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kenneth Kiron et al. Examiner:

Thu Thao Havan

Serial No.:

09/839888

Art Unit:

3693

Filing Date:

April 20, 2001

Confirmation No.:

5617

Title: OPEN END MUTUAL FUND

SECURITIZATION PROCESS

Attorney Ref.: 21240.01US5

RESPONSE TO OFFICE ACTION MAILED JANUARY 11, 2008

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

This is a Reply to the Office Action mailed January 11, 2008. The original period of response to the Office Action is a shortened statutory period of three (3) months from the mailing date. Accordingly, the original time period for response was April 11, 2008. Since this Reply is being submitted within one-month from April 11, 2008, Applicants request a one-month extension of time to file this Reply and authorizes the Office to charge any required fees for proper consideration of the present Reply to Deposit Account No. 502,261, as a small entity.

Applicants respectfully request reconsideration and allowance of the pending claims in the present Application in view of the Remarks below.

Remarks/Arguments begin on page 2 of this paper.